

is give you some reports what has happened in other states on compulsory auto insurance. "The law is a farce," Louisiana insurance commissioner. "Almost certainly a social liability from a cost benefit standpoint less than one-half of one percent of the drivers in California are financially responsible as a consequence of this program," California Department of Motor Vehicles Program. Pennsylvania's mandatory no-fault insurance law has bogged down a bureautic (sic) mess. From 800,000 to 2,000,000 motorists are able to get their licenses without having insurance, or cancel it once the registration is issued, 800,000 to 2,000,000 get out from underneath it. "In order for the act to properly be enforced 28 commissioned South Carolina Highway Patrolmen have been assigned solely to financial responsibility enforcement. The cost of administration and enforcement for the current fiscal year is approximately \$1,308,000," South Carolina financial responsibility administrator, Fred so-and-so. "The compulsory insurance law has failed miserably to achieve its aims," New York Daily News. And these are on, and on, and on that the law is a farce and it doesn't work. It just won't work. So I would say let's don't advance the bill. We can get along without it for a while and work something out because it is not in the proper shape. I ask you not to advance LB 404. Thank you, Mr. President.

SPEAKER NICHOL: Senator Hoagland is next and then Senator Higgins, but may I introduce some guests of Senator Hefner, first. In the north balcony are 21 fourth graders from Pierce Elementary School in Pierce, Nebraska, accompanied by teachers. Would all of you please stand and be recognized. Thank you for visiting the Legislature today. Senator Hoagland, please.

SENATOR HOAGLAND: Mr. Speaker and colleagues, I would also rise to support LB 404 and echo some of the same criticisms that Senator Beutler stated of Senator DeCamp's proposal. Now in addition to the reasons stated by Senator Beutler as to why mandatory uninsured coverage won't work, is the fact that in Nebraska today, in my experience, the maximum coverage you can get for uninsured or underinsured is \$50,000. If you wish to protect yourself, or if you wish to have protection of an amount greater than \$50,000, or if you would like to offer protection to others in an amount greater than \$50,000 through uninsured provisions, you can't do that. So it is not simply a solution to say that we can